



## Elderly Minnesotans: A 2000 Census Portrait

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- Compared to their counterparts ten years earlier, elderly Minnesotans have substantially higher incomes and lower poverty rates.
- Fewer older Minnesotans are living in nursing homes or other institutions.
- Older Minnesotans in 2000 live longer, have more education, and are more likely to own a home and have access to a vehicle than elderly Minnesotans in 1990.
- Within the elderly population, financial well-being declines with advancing age, and women are poorer than men.

■ Forty percent of Minnesotans over age 65 and 74 percent of Minnesotans over age 85 have some sort of disability.

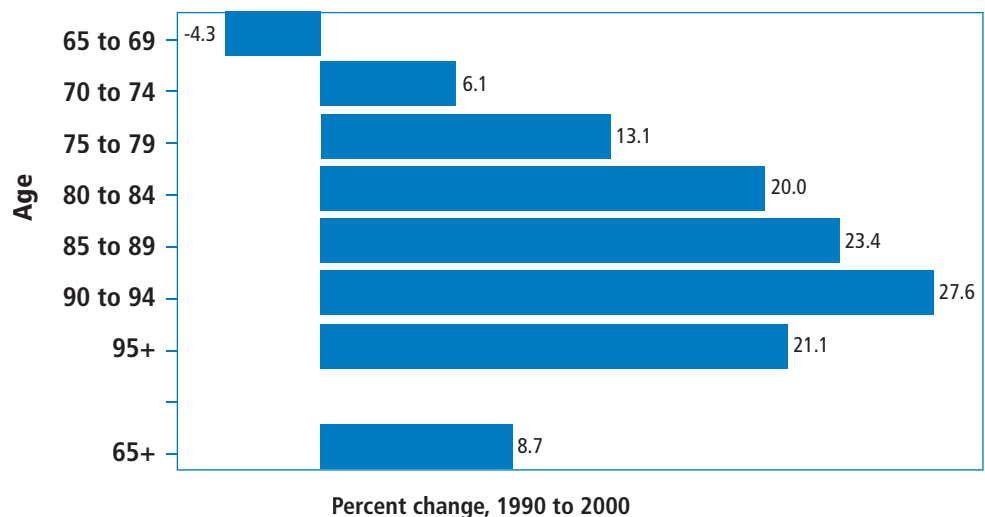
In 2000 there were 594,266 Minnesotans age 65 or older, a gain of 9 percent since 1990. The elderly population did not grow as fast as the under-65 population, which increased 13 percent during the decade. The number of people age 65 to 69 fell between 1990 and 2000, and the number age 70 to 74 grew only 6 percent. The relatively slow growth of the younger elderly population can be traced back to the low birth rates of the late 1920s and the Depression-era 1930s.

Population growth was more rapid for the oldest elderly age groups, with the 85 and older population increasing 25 percent. Even this age group did not grow as fast as in the previous decade, though, and the growth for Minnesota's 85 and older population was substantially below the national average of 38 percent.

### Number of people age 100 plus is increasing

The 2000 census showed 1,044 Minnesotans age 100 or older, up from 877 in 1990. National data also show a sharp rise in the number of centenarians. While there has undoubtedly been an increase in number of

**Minnesota's older population grew 8.7 percent between 1990 and 2000; slower growth for younger elderly**



Source: 1990 and 2000 Census data

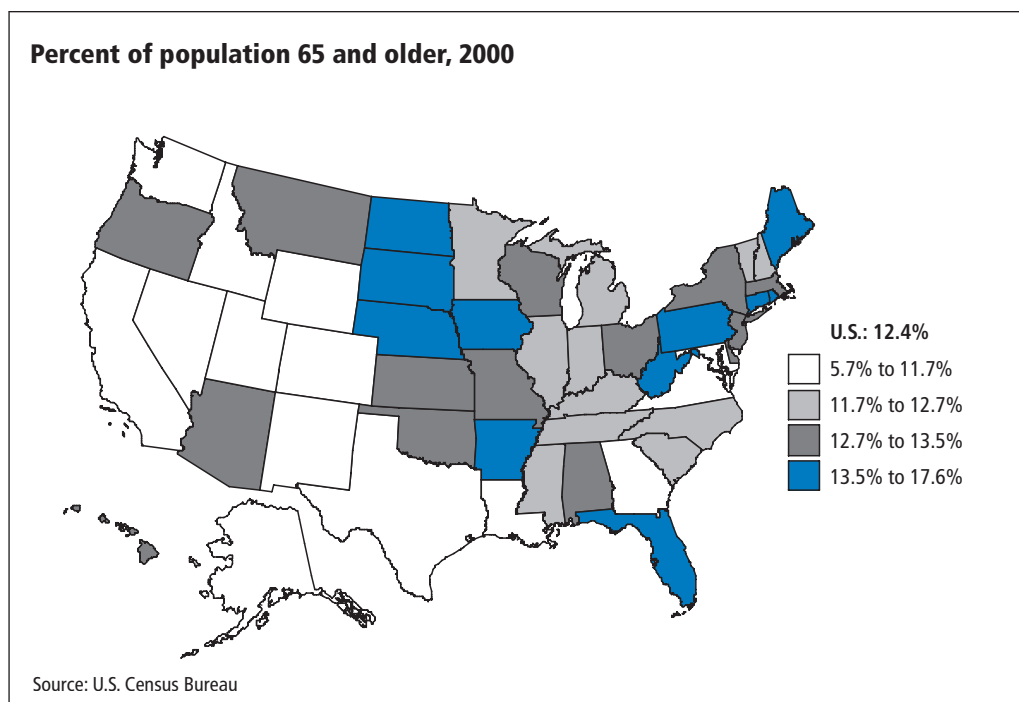
people over 100, exact counts should be viewed with caution. Many studies show that age is often misreported at extremely old ages, though age data has become more accurate because Medicare and Social Security require better documentation.

### Older population is projected to grow substantially

Minnesota's older population is projected to grow rapidly in coming decades as members of the baby boom generation pass their 65<sup>th</sup> birthdays. By 2015 there will be almost 800,000 elderly Minnesotans, and by 2025 more than 1 million, according to State Demographic Center projections.

### Western states have lowest proportions of elderly, but fastest growth

Some people believe Minnesota has a disproportionately large elderly population, but this is

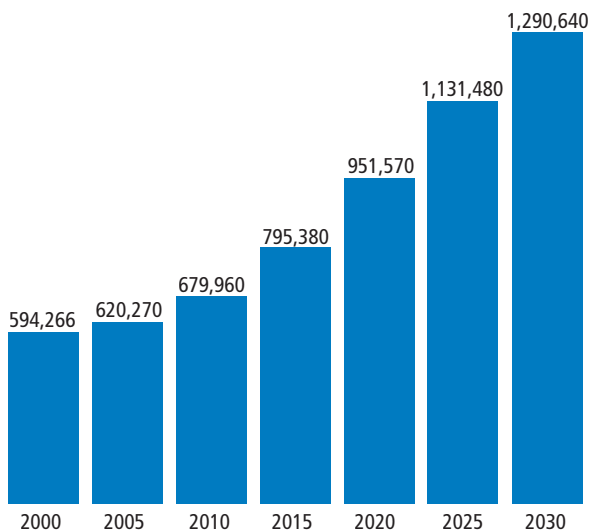


not the case. The proportion of Minnesotans who are 65 or older is slightly lower than the national average, 12.1 percent compared to 12.4 percent. Nationally, the elderly population grew 12 percent compared to 9 percent in Minnesota.

With the notable exception of Florida, most of the states with the highest percentages of elderly people are not retirement magnets. Rather, they are slow-growing states such as Iowa and North Dakota that have had out-migration of young people. As a result of

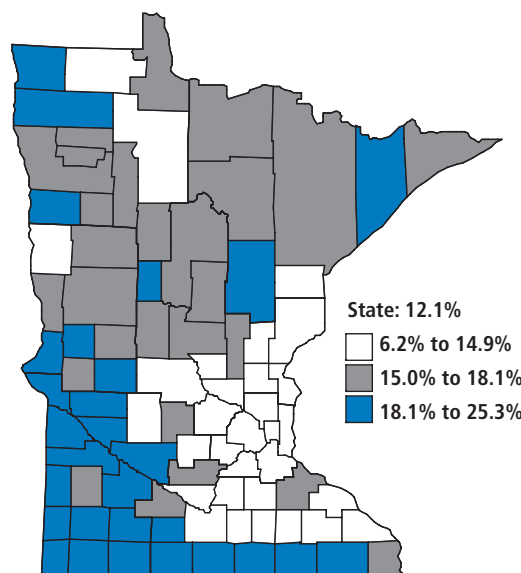
the loss of younger people, the elderly make up a larger share of the total population. States that experience substantial in-migration of young adults, for example most of the western states, have lower proportions of older people because the elderly population is more

### Minnesota 65 and over population projected to rise sharply in coming decades



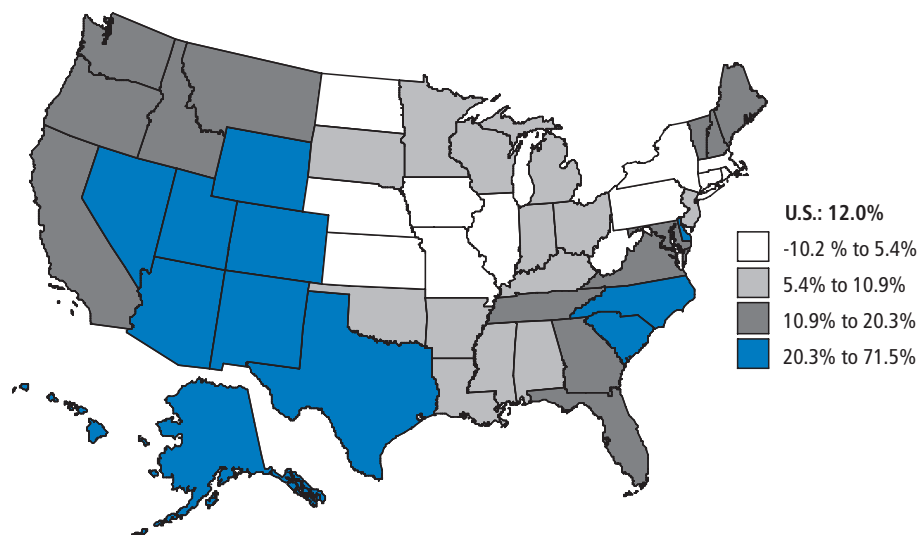
Source: State Demographic Center projections; 2000 Census data.

### Southwest has greatest concentration of elderly residents



Source: U.S. Census Bureau

## Growth in 65+ population, 1990 to 2000



Source: U.S. Census Bureau

## Southwestern Minnesota has highest percentage of elderly residents

Within Minnesota, the greatest concentrations of older residents are in the southwestern part of the state and along the southern border. Traverse County had the highest percentage of elderly residents, 26.2 percent, followed by Lincoln County, 24.4 percent and Lac qui Parle County, 23.2 percent. The largest concentrations of elderly people are in rural areas that have experienced out-migration of young people, mirroring the same dynamic that occurs among states.

Scott County had the lowest percentage of population over 65, 6.2 percent, followed by Anoka and Sherburne counties with 7.1 percent. All these counties are suburbs of the Minneapolis-St. Paul area. The in-migration of young families has given the suburban counties a younger age profile.

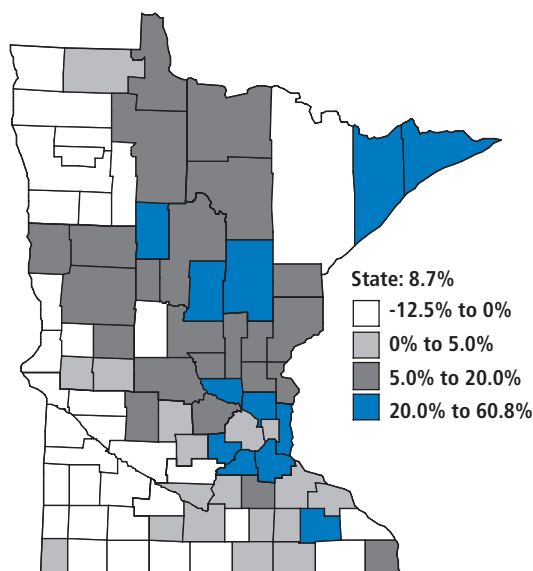
diluted. Alaska has the lowest percentage of elderly residents, 5.7 percent.

Fast-growing western and sunbelt states rank high on the growth rate of the elderly population. Though most of

these states do not have high proportions of older residents, their rapid overall population increases are reflected in considerable gains for the elderly. Conversely, growth of the older population is low

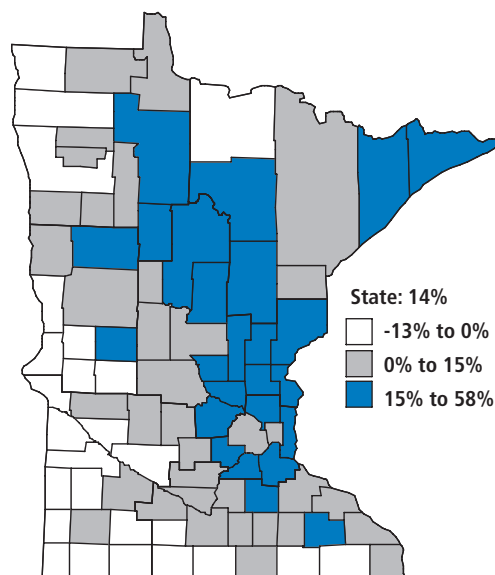
among many of the oldest states such as Pennsylvania and North Dakota because of their long histories of out-migration.

## Percent change in 65+ population 1990 to 2000



Source: 1990 and 2000 Census data

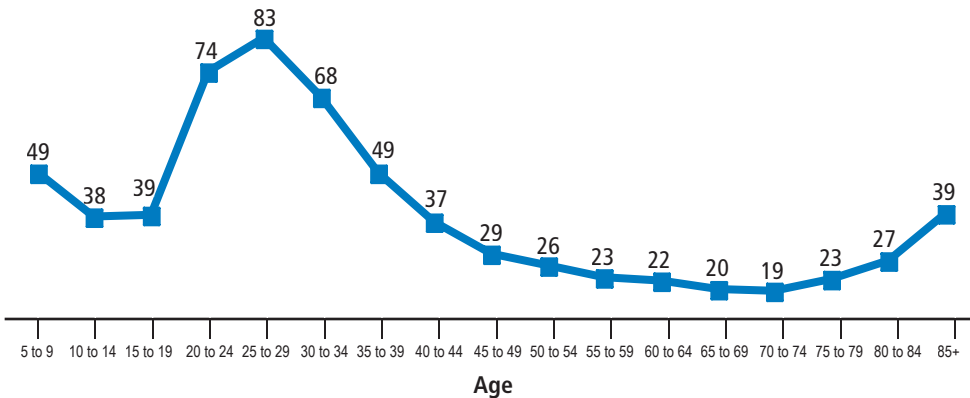
## Projected percent change in population 65+ 2000 to 2010



Source: State Demographic Center projections

## Minnesotans age 65 to 74 are least likely to move; rate of mobility rises in oldest age groups

Percent moving between 1995 and 2000



Source: 2000 Census data, Table PHC-23

or older lived in a different house in 2000 than in 1995, compared to 46 percent of those under age 65.

Mobility rates are lowest for people age 60 to 74. After age 75, mobility rates rise sharply, reaching 39 percent for those 85 and older. Moves among the oldest old are often related to increased dependency and poor health. The very old move to be closer to relatives or to a facility that provides assistance with daily activities.

Though most older people stay put when they retire, some pull up stakes and move. Within Minnesota, the lakes region in the north central part of the state attracts retirees age 65 to 74. People in this age group tend to move out of large urban centers, particularly Hennepin and Ramsey counties. While some move to the Minnesota or Wisconsin lakes region, others relocate to sunny states such as Arizona and Florida.

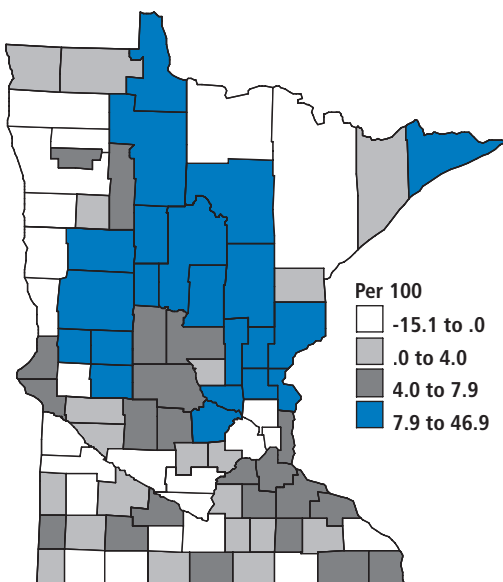
Although suburban counties have the smallest proportions of older residents, they recorded the most rapid growth for older people between 1990 and 2000 and are projected to have the most growth in the future. Areas that have attracted new residents now have large numbers of

middle-aged adults. As these people pass their 65<sup>th</sup> birthdays, suburban counties will see a surge in the number of elderly residents. In contrast, many counties in northwestern and southwestern Minnesota have experienced declines in their over-65 population, and this trend is projected to continue.

## Older elderly are more likely to move than younger elderly

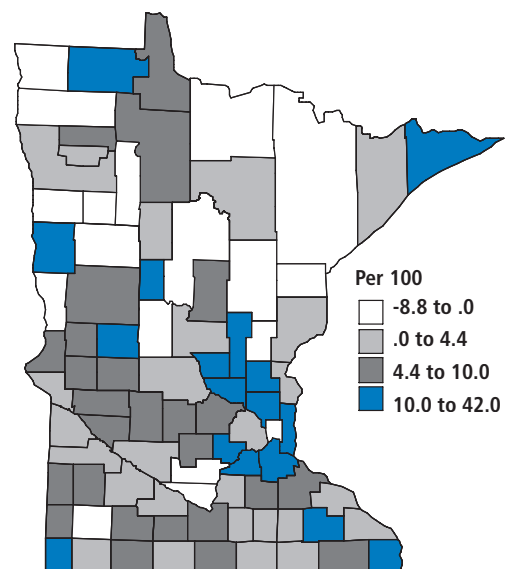
Older Minnesotans are much less likely to move than are younger adults. Though some people move at the time of retirement, the majority remain in their homes as they age. Only 24 percent of those 65

## Northern Minnesota draws adults 65-74 Net migrants per 100, 1990 to 2000



Source: State Demographic Center

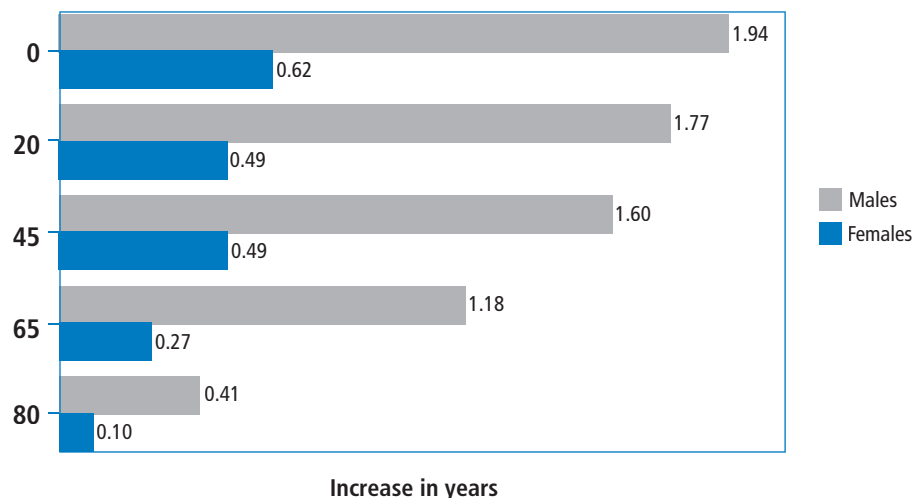
## Suburban areas attract most migrants age 75+ Net migrants per 100, 1990 to 2000



Source: State Demographic Center

### Increase in Minnesota life expectancy by age, 1990 to 2000

At age



Sources: National Center for Health Statistics life table for 1990.  
Minnesota State Demographic Center life table for 2000.

While lakes area counties attract people in their fifties and sixties, they are generally not as attractive to those in their seventies and eighties. Among people over age 75 the highest net in-migration

occurs in suburban counties around the Twin Cities. The pattern suggests that as people become older and more dependent, they move to be closer to family members or health care facilities.

### Racial and ethnic diversity declines with age

The great majority of older Minnesotans are white and not Hispanic. The older people

are, the less likely they are to be nonwhite or Latino. Census 2000 data showed that 6 percent of 55-year-olds were nonwhite or Latino; this declined to less than 2 percent of those over age 90. About 12 percent of the total population was nonwhite or Latino.

Young Minnesotans are more diverse than the state's older residents, and in the future there will be more elderly nonwhite and Latino Minnesotans than there are now. The older population will remain much less diverse than the national average, however.

### Life expectancy is increasing

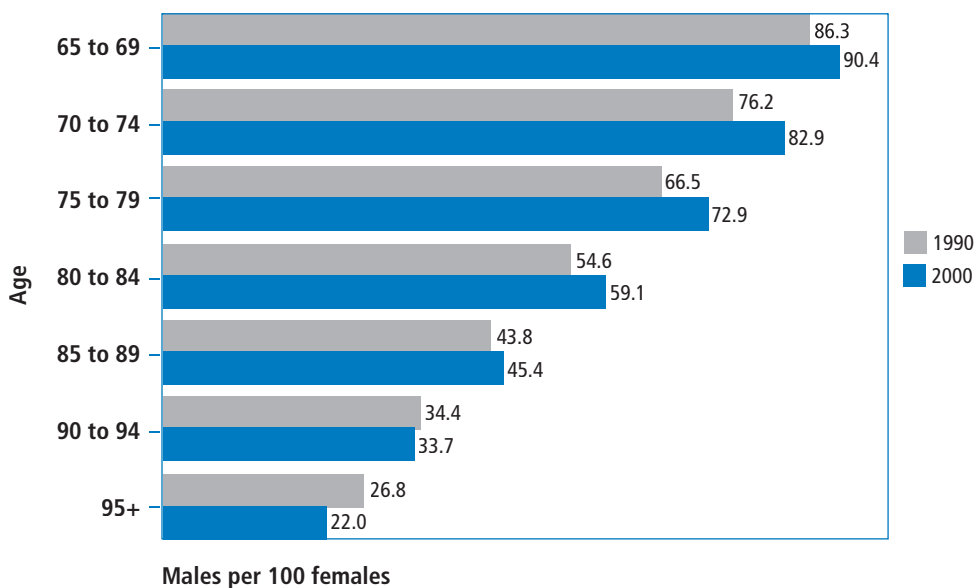
Life expectancy in Minnesota in 2000 was 81.5 years for females and 76.5 years for males. At age 65, a woman can expect to live on average 20 more years, while a man will live on average 17 more years.

While life expectancy has increased for both males and females, the gains for males have been more dramatic. Between 1990 and 2000, the gain in life expectancy at age 65 was 1.18 years for men compared to 0.27 year for women.

### Elderly women outnumber men, but male to female ratio is rising

Elderly women outnumber men, and the ratio of women to men increases as people get older. At ages 60 to 64, there are 90.4 males for every 100 females. This declines to 22.0 males per 100 females over age 95. The ratio of males to females declines because, on average, women live longer.

### Older women outnumber older men; proportion of males has increased among younger elderly



Source: 1990 and 2000 Census data

**Percent of people living in institutions,  
by age and sex: Minnesota 1990 and 2000**

Age	Males 1990	Males 2000	Females 1990	Females 2000
60-64	1	1	1	0
65-69	1	1	1	1
70-74	3	2	3	2
75-79	5	4	6	6
80-84	8	7	15	9
85-89	18	13	27	19
90+	43	26	48	40
85+	26	17	35	27
65+	7	4	10	8

Source: 1990 and 2000 Census 5 Percent Public Use Microdata Samples

Though older women continue to outnumber older men, the ratio of men to women in younger elderly groups has increased substantially. This is consistent with life expectancy data showing that men's life expectancy has increased more than women's. The male gain does not carry into extreme old age, however. Over age 90 the number of males per 100 females the same age has fallen.

**Institutionalization rate has fallen**

Fewer elderly Minnesotans lived in institutions in 2000 than in 1990. Among those 65 and older, the percent living in institutions, mostly nursing homes, fell from 8.0 percent to 6.6 percent. The decline in institutionalization among those 85 and older was even more dramatic, from 33.2 percent to 23.9 percent. The number of elderly Minnesotans living in institutional group quarters dropped from 43,969 in 1990 to 38,674 in 2000.

At the same time that institutional group quarters population fell, the number of older Minnesotans living

in non-institutional group quarters showed a substantial increase, from 2,770 in 1990 to 7,935 in 2000. National data show a similar trend: A substantial decline in the number of elderly in nursing homes combined with a rapid rise in the number living in what are called non-institutional group quarters.

In the past decade there has been an explosion in assisted living facilities and other options that barely existed in 1990. This plethora of new types of facilities makes it difficult to compare the 1990 and 2000 group quarters data. Unfortunately the census data does not provide much detail

about non-institutional group settings for the elderly or about how different types of facilities are classified. For example, the category "assisted living" does not even appear on the census list of types of group quarters. Are assisted living centers institutional or non-institutional?

They generally advertise themselves as alternatives to institutionalization, but some may operate like a nursing home with fewer services. Others are more like room and board homes or apartments with extra services available. Despite the shortcomings of the group quarters data, it confirms that more older people are being diverted from nursing homes. More are able to remain in their homes or to find alternative types of facilities.

Though the percentage of older Minnesotans living in institutions has declined, it remains higher than the national average. In Minnesota, 23.9 percent of those over 85 were institutionalized in 2000; the national average was 18.2 percent. As in Minnesota, the national rate of institutionalization for those 85 and older has declined. It was 24.5 percent 1990.

**Older Minnesotans more likely to be married in 2000**

Older men are much more likely to be married than older women, and younger elderly are more likely to be married than older elderly. This of course reflects the rapid rise in mortality at older ages.

Older Minnesotans, especially women, were more likely to be married in 2000 than in 1990. Overall, 45 percent of women 65 and older were married in 2000, up from 40 percent in 1990. Among women 85 and over, 21 percent were married, compared to only 9 percent in 1990.

76 percent of senior men were married, much higher than the figure for women. Increases in the proportion married were less dramatic for men than for women.

Though more older Minnesotans are married, many elderly married people are not living with their spouses. At very old ages, this probably occurs because one spouse - sometimes both spouses - is in a care facility. For example, among married women over 85, two-thirds are living apart from their husbands.

**Percent of elderly Minnesotans who are married, 1990 and 2000  
(excludes separated)**

Age	1990 Males	1990 Females	2000 Males	2000 Females
Total 65+	75.4	40.1	75.7	44.8
65-74	81.1	56.5	80.1	60.2
75-84	71.5	30.2	74.0	37.1
Total 85+	50.2	9.1	56.5	21.0

Sources: 1990 data from 2000 Census, General Population Characteristics, Table 37  
2000 data from 2000 Census, Summary File 3

## Living alone is common among the very old

Almost one-third of Minnesota elderly people (32 percent) lived alone in 2000. The older people are, the more likely they are to live alone, and women are much more likely to live alone than are men. Two-thirds of women 85 to 89 lived alone, as did almost three-quarters of women age 90 and older. These figures exclude people living in group quarters.

Women in their 70s and 80s were less likely to live alone in 2000 than in 1990, probably because husbands are living longer. For men the trends are less clear-cut. Over age 90, both men and women were more likely to live alone in 2000 than in 1990.

## Home ownership increases among the elderly

Elderly Minnesotans were more likely to be homeowners in 2000 than in 1990, 77.1 percent versus 75.2 percent. Rates of home ownership increased moderately in every elderly age group. Younger elderly people are more likely to be homeowners than older elderly. 85 percent of householders 65 to 74 were homeowners, compared to only

55 percent of those over age 85.

Home ownership has financial benefits for older people. Many elderly Minnesotans own their homes free and clear. Among homeowners 65 or older, only 15 percent have a loan or mortgage on their homes, compared to 85 percent of younger homeowners. Outright home ownership provides a substantial financial asset and reduces housing costs. Only 16 percent of elderly homeowners

spend more than 30 percent of their income on housing costs, similar to the rate for younger homeowners.

Housing affordability is more of a problem for elderly renters, as it is for renters in general. Almost 49 percent spend 30 percent or more of their income on housing. Among renters with a householder under 65, 32 percent live in unaffordable housing using the 30 percent standard.

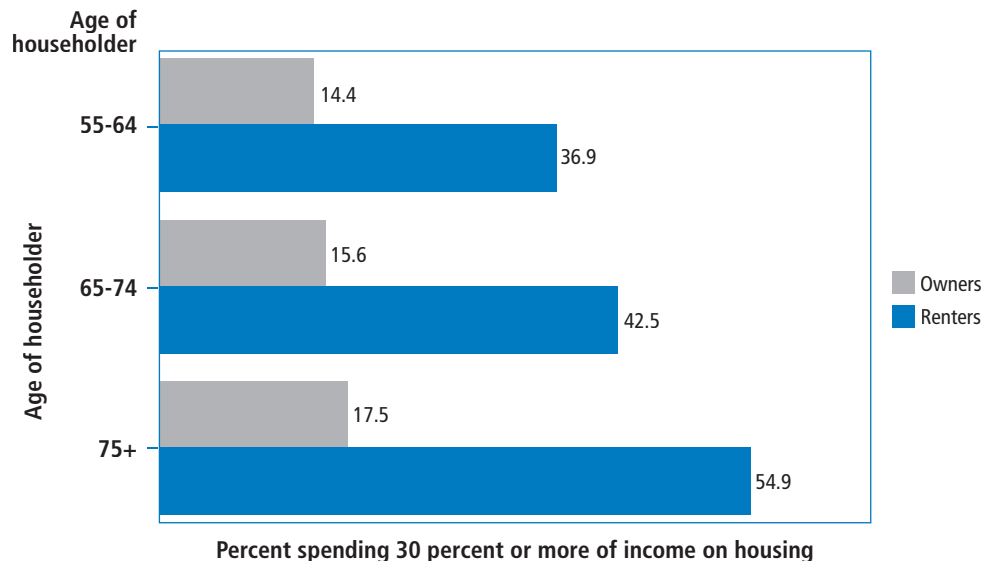
## Educational attainment of older Minnesotans has increased

The generations who are now entering their elderly years had more opportunities for education than did people born earlier. As a result, older Minnesotans have more education than their counterparts in the past. In 2000, 69 percent of Minnesotans 65 or older were high school graduates, compared to 53 percent in 1990. The proportion who were college graduates rose from 9 percent to 14 percent.

## More older people are in the labor force

Labor force participation rates have risen among elderly Minnesotans, with an especially sharp increase among those ages 65 to 69. The participation rate for men in this age group increased from 28.7 percent to 33.2

## Older renters most likely to spend more than 30 percent of income on housing: Minnesota 2000



Source: 2000 Census Summary File 3 data

## Percent of Minnesotans living alone, 1990 and 2000

Age	Males 1990	Males 2000	Age	Females 1990	Females 2000
60-74	12	13	60-74	28	26
75-79	18	20	75-79	54	46
80-84	24	23	80-84	64	58
85-89	34	28	85-89	72	67
90+	38	44	90+	68	74

Source: 1990 Census 5 Percent Public Use Microdata Sample; 2000 Census 5 Percent Public Use Microdata Sample



## 2000 CENSUS QUESTIONS ON DISABILITY

## Short description

### 16. Does this person have any of the following long-lasting conditions

- a. Blindness, deafness or a severe vision or hearing impairment? ..... Sensory
- b. A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying? ..... Physical

### 17. Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities:

- a. Learning, remembering, or concentrating? ..... Mental
- b. Dressing, bathing, or getting around inside the home? ..... Self-care
- c. (Answer if this person is 16 YEARS OLD OR OVER.)  
Going outside the home alone to shop or visit a doctor's office? ..... Go out
- d. (Answer if this person is 16 YEARS OLD OR OVER.) Working at a job or business? ..... Employment

percent between 1990 and 2000. Among women, the rate grew from 18.2 percent to 24.0 percent. The tight labor market at the time of the 2000 Census probably improved employment opportunities for older workers.

Older people are much less likely to be working than are those under age 65, but the sheer increase in the older population will produce a rapid rise in the number of workers who have passed their 65<sup>th</sup> birthday. The number of workers 65 and over is projected to triple between 2000 and 2030. State Demographic Center labor force projections show that by 2030 eight percent of the labor force will be 65 or older, up from 3 percent in 2000.

#### Disabilities increase with age

The 2000 census asked whether individuals had each of 6 different disabilities. The disability data provides

valuable insights but should be interpreted with caution.

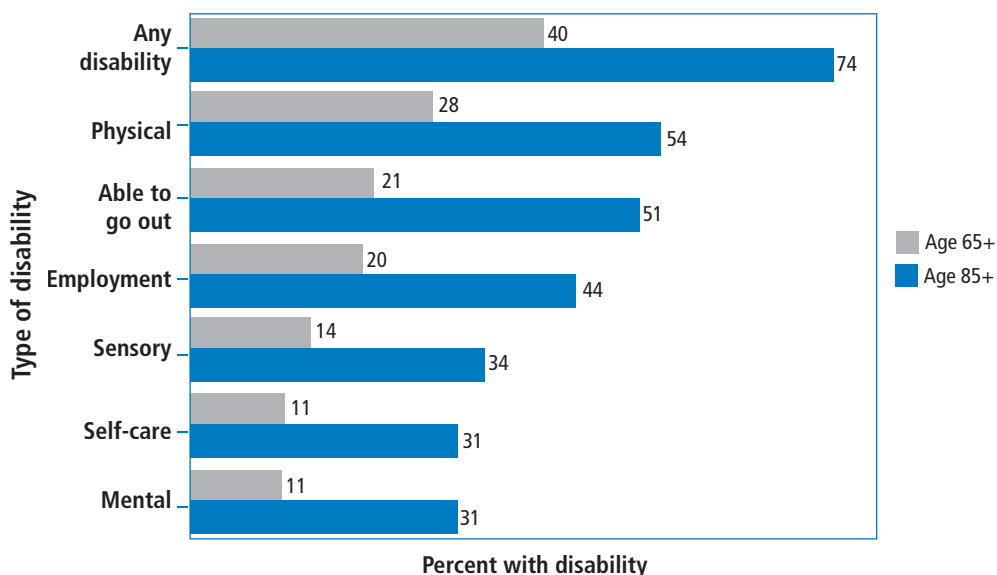
The measurement of disability is not based on formal tests or evaluations. Instead, disabilities are reported by the person who fills out the census

form. This could be the elderly person herself, a relative, or even a nursing home employee. Obviously these people might not give the same answers.

Most of the disability questions were different in 1990 than

in 2000, making comparisons difficult. One question, on self-care disability – having difficulty taking care of personal needs such as bathing, dressing, or getting around inside the home – was

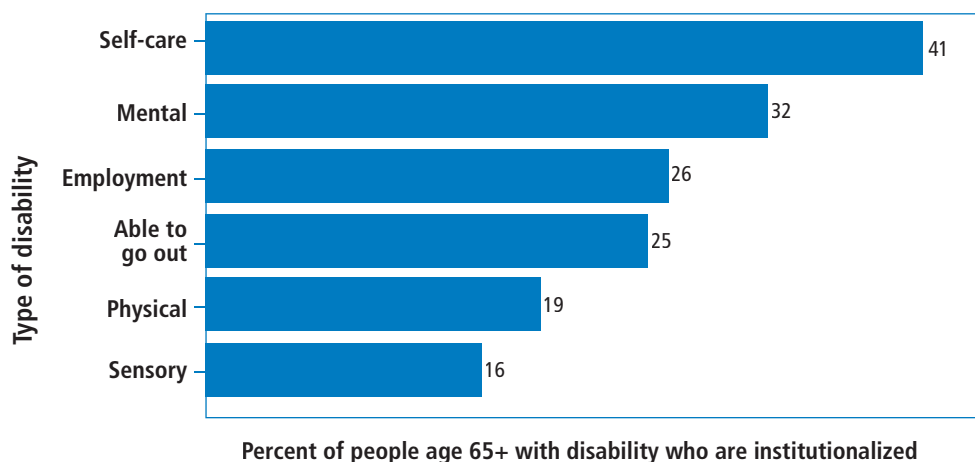
### Almost three-quarters of Minnesotans age 85+ report a disability; physical disabilities are most common



Source: 2000 Census 5 Percent Public Use Microdata Sample



### Elderly Minnesotans with self-care or mental disability are most likely to be institutionalized



Source: 2000 Census 5 Percent Public Use Microdata Sample

institutionalization rises to 46 percent for those with 5 disabilities and 62 percent for those with all six types of disability.

### Incomes of elderly Minnesotans increase

Income trends for elderly Minnesotans were very positive in the 1990s. Inflation-adjusted incomes grew substantially and poverty dropped dramatically. More Minnesotans are receiving pensions, and the pensions are larger.

### Median individual income shows marked growth

The 1999 median income of Minnesotans 65 or older was \$15,000. This figure refers to income received by an individual, not by the entire family or household. Median income was more than twice as high for men, \$22,800, as it was for women, \$11,000.

similar. A smaller percentage of elderly Minnesotans reported a self-care disability in 2000, 11 percent, than in 1990, 15 percent. Self-care disability rates fell in all age groups.

The older people are, the more likely they are to report a disability. About one in five Minnesotans 55 to 59 had some type of disability, compared to 68 percent of those 85 to 89 and 84 percent of those 90 or older. Older elderly people are more likely to have every kind of disability than are the younger elderly.

Physical disabilities such as difficulty walking or climbing stairs were the most frequently reported, affecting 28 percent of elderly Minnesotans and more than half of those over 85. Problems with self-care and mental problems such as memory loss or concentration problems were least common, but still affected almost one-third of those over 85.

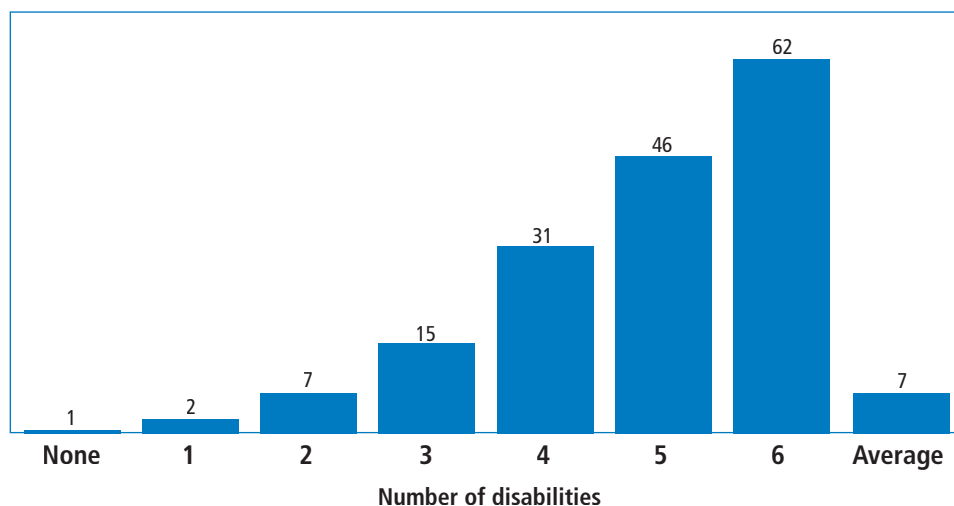
Self-care and mental disabilities were the strongest predictors of institutionalization.

Forty-one percent of elderly Minnesotans with a self-care disability were living in a nursing home, as were almost one-third of those with mental disabilities. The great majority of elderly people with sensory or physical disabilities, on the other hand, lived outside nursing homes.

The number of disabilities is also a strong predictor of institutionalization. The more disabilities people have, the more likely they are to be living in a nursing home. Among those reporting no disabilities, only 1 percent were institutionalized. The rate of

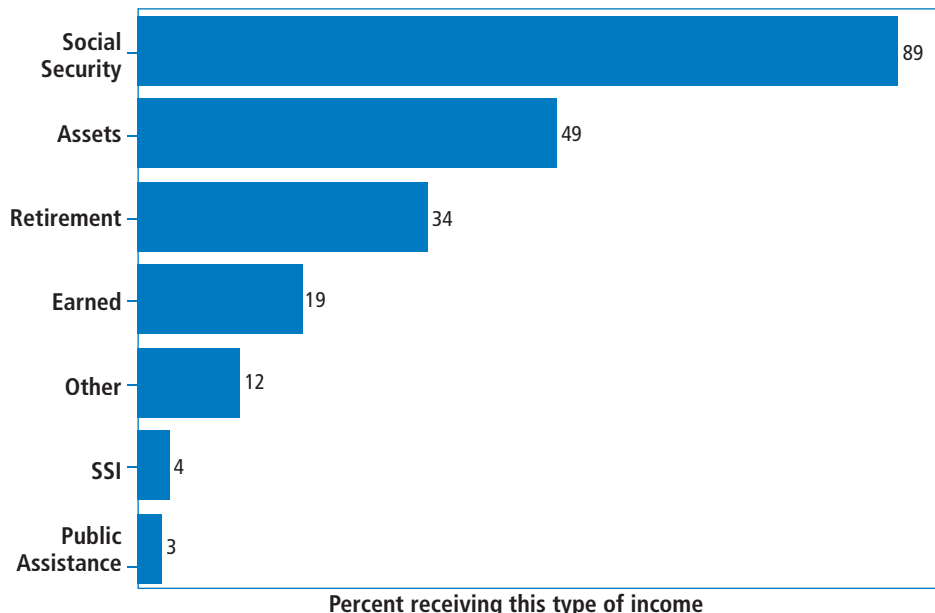
### Among Minnesotans over age 65, risk of institutionalization rises with number of disabilities

Percent institutionalized



Source: 2000 Census 5 Percent Public Use Microdata Sample

### Minnesotans over age 65 rely most on Social Security and asset income (1999 income)



Source: 2000 Census 5 Percent Public Use Microdata Sample. SSI is Supplemental Security Income. Asset income includes interest, dividends and rent.

income. Men and women are about equally likely to receive Social Security, but on average women receive a smaller amount, \$6,822 versus \$9,405. On average, women worked fewer years and had lower earnings than men. Though women receive smaller Social Security payments, they depend on it more. Social Security accounts for 41 percent of women's personal income but only 29 percent of men's income. Inflation-adjusted Social Security average income grew 13 percent during the 1990s.

Almost half of elderly Minnesotans, 49 percent, received asset income from interest, dividends and rent in 1999. Men were more likely to have asset income, 58 percent, than were women, 40 percent, and the average amount they received is also considerably higher, \$6,981 compared to \$3,729. Assets accounted for slightly more than one-fifth of

Inflation adjusted incomes have grown more than 25 percent for both men and women, and incomes have risen in every elderly age group.

Younger elderly men have much higher incomes than men in their eighties and nineties, but for women there is little relationship between age and income. Among men, median income drops from \$25,900 for ages 65 to 69 to \$13,200 for those over 90. Income for women in all age groups hovers in the range between \$10,500 and \$11,300.

### Pension income increases sharply

Elderly Minnesotans rely on a variety of income sources, especially Social Security; asset income such as interest, dividends and rent; and retirement or pension income. Less common types of income include earnings, public

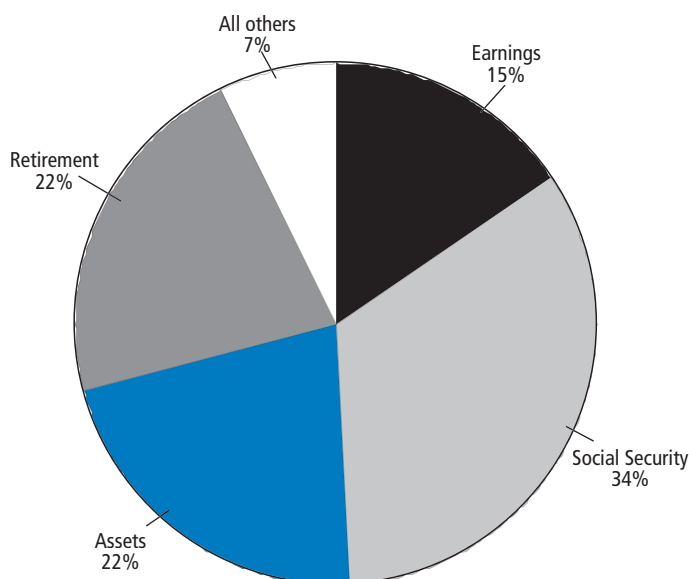
assistance and a category called "other income," defined as "Veterans' payments, unemployment compensation,

child support, or alimony."

In 1999, 89 percent of Minnesotans 65 or older received Social Security

### Social Security, assets and pensions are major sources of income for Minnesotans 65+

Percent of total income



Source: 2000 Census 5 Percent Public Use Microdata Sample

### Median individual income for Minnesotans age 65+, 1989 and 1999

#### Median income

	1989	1989, adjusted to 1999 dollars	1999	Percent change 1989-1999
Total population 65+	\$8,701	\$11,659	\$15,000	28.7
Males 65+	\$13,540	\$18,144	\$22,800	25.7
Females 65+	\$6,542	\$8,766	\$11,000	25.5
Males:				
65-69	\$16,471	\$22,071	\$25,900	17.3
70-74	\$14,240	\$19,082	\$23,900	25.3
75-79	\$12,200	\$16,348	\$22,200	35.8
80-84	\$10,200	\$13,668	\$19,400	41.9
85-89	\$8,360	\$11,202	\$17,000	51.8
90+	\$7,000	\$9,380	\$13,200	40.7
Females:				
65-69	\$6,360	\$8,522	\$11,100	30.2
70-74	\$6,950	\$9,313	\$10,850	16.5
75-79	\$6,768	\$9,069	\$11,100	22.4
80-84	\$6,780	\$9,085	\$11,300	24.4
85-89	\$6,154	\$8,246	\$11,060	34.1
90+	\$5,640	\$7,558	\$10,500	38.9

Sources: 1990 and 2000 Census 5 Percent Public Use Microdata Samples

average, \$7,955 compared to \$3,083.

The other income category showing a big gain over the decade was the residual category of "other income." The average amount of other income quadrupled, reaching \$1,264 in 1999. The reasons for this rapid increase are not apparent.

### Majority of older people have more than one source of income

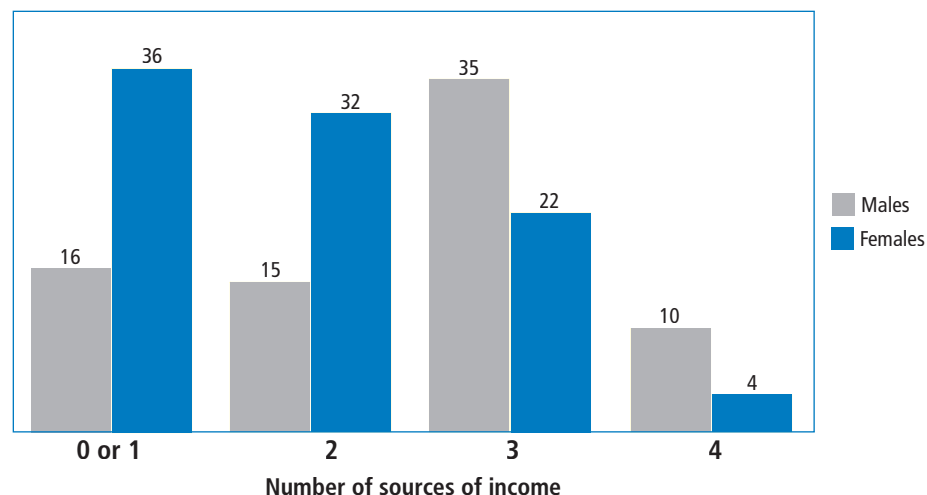
Almost three quarters of elderly Minnesotans have more than one source of income. Overall, 28 percent have zero or only one source of income – almost always Social Security – 25 percent rely on two sources of income, and 27 percent have three types of income. Women are more likely to have only one income source, 36 percent compared to 17 percent of men.

both male and female incomes. Inflation-adjusted asset income increased 13 percent between 1990 and 2000. The proportion of elderly people receiving asset income did not change much during the 1990s.

Pension or retirement income showed a very strong growth trend during the 1990s. Slightly more than one-third of elderly Minnesotans received pension income in 1999, up from 27 percent in 1989. The average amount was \$5,114, more than double the inflation-adjusted 1989 figure. The trend suggests improvement of pension coverage and rising payments. Men are more likely to have retirement income than women, 37 percent compared to 20 percent, and they receive a much larger amount on

### Elderly Minnesota males have more sources of income than do females (1999 income)

#### Percent with this many types of income



Source: 2000 Census 5 Percent Public Use Microdata Sample

### Percent of Minnesotans living in a household with no vehicle available, 1990 and 2000

(Excluding group quarters population)

	Men 1990	Men 2000	Women 1990	Women 2000
60-74	3	3	10	7
75-79	5	4	24	15
80-84	10	8	38	27
85-89	17	12	58	42
90+	34	28	65	61

Source: 1990 and 2000 Census 5 Percent Public Use Microdata Sample

Men have more sources of income and have more income from each source. This is why male median income is twice as high as female income.

### Poverty rates fall

Poverty rates for elderly Minnesotans plummeted between 1990 and 2000. For people 65 and older, the 2000 poverty rate was 8.2 percent, down from 12.1 percent in 1990. The poverty rate for those 75 and older fell from 17.2 to 10.9 percent.

Poverty has fallen dramatically in the oldest age groups. For example, among Minnesotans over age 90, the poverty rate in 1990 was 38 percent among men and 68 percent among women. By 2000, the poverty rate for those 90 or older fell to 10 percent for men and 16 percent for women.

### Access to vehicles has improved

Vehicle access has improved for older Minnesotans, especially for women in their 70s and 80s. In 1990 the percent of women who did not have a vehicle in the household was 24 percent for those 75 to 79, 38 percent for those 80 to

84 and 58 percent for those 85 to 89. By 2000 the comparable rates were 15, 27 percent and 42 percent.

Although the changes have been substantial, many older people, especially the oldest women, lack vehicle access. In every age group men are more likely to have vehicles than are women.

### Summary

The 1990s were a good decade for Minnesotans over age 65. On most indicators, older people were better off in 2000 than in 1990. They live longer, have more education, and are considerably better off financially. More are able to remain in their homes instead of living in an institution.

Despite the generally positive trends, getting old is still a challenge, and the older people become, the more problems they are likely to encounter. Rates of disability, poverty and institutionalization rise sharply as people move from their 60s and 70s into their 80s and 90s. Older women continue to have much lower incomes than older men.

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